

**Information to identify the case:**

Debtor 1	<u>Lori A. Hendrick</u>	Social Security number or ITIN	xxx-xx-2959
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-10294-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lori A. Hendrick  
fka Lori A. Wisnieski

7/27/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Lori A. Hendrick  
 Debtor

Case No. 17-10294-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Jul 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2018.

db  
 516582472 +Lori A. Hendrick, 4 Churchill Downs, W Long Branch, NJ 07764-1329  
 +Bank of America, Att: Client Services, Inc., 3451 Harry S. Truman Blvd.,  
 Saint Charles, MO 63301-9816  
 516756090 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 516774502 +Bank of America, N.A., C/O Ditech Financial LLC, 2100 East Elliot Road,  
 Bldg. 94, Department T-120, Tempe, AZ 85284-1806  
 516582474 Capital One Bank, Att: Hayt, Hayt & Landau, LLC, PO Box 500, Eatontown, NJ 07724-0500  
 516582477 +DiTech Financial LLC, 1100 Virginia Drive, Ste 100A, Fort Washington, PA 19034-3276  
 516582478 Ditech Financial LLC s/f Bank of America, PO Box 6172, Rapid City, SD 57709-6172  
 516582479 +FMA Alliance, Lt., 12339 Cutten Road, Houston, TX 77066-1807  
 516582480 Jersey Shore University Medical Center, Att: Celentano, Stadtmayer & Walentowicz,  
 PO Box 2594, Clifton, NJ 07015-2594  
 516582481 +Lehman XS Trust Mortgage US Bank Trustee, Att: Pluese Becker, 20000 Horizon Way #900,  
 Mount Laurel, NJ 08054-4318  
 516582484 McGovern Legal Services, LLC, PO Box 1111, New Brunswick, NJ 08903-1111  
 516582485 +Mews of Turtle Mills Condo Assoc, 107 Monmouth Rd, West Long Branch, NJ 07764-1000  
 516653390 Mews of Turtle Mills Condominium Association, Inc., c/o McGovern Legal Services, LLC,  
 PO Box 1111, New Brunswick, NJ 08903-1111  
 516582488 +Pluese Becker & Saltzman, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318  
 516582489 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, CO 80129-2386  
 516636241 +U.S. Bank N.A., Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2018 23:20:03 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 27 2018 23:20:01 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516582471 +EDI: RMSC.COM Jul 28 2018 03:08:00 Banana Republic, Bankruptcy Department,  
 PO Box 103104, Roswell, GA 30076-9104  
 516582473 EDI: BANKAMER.COM Jul 28 2018 03:08:00 Bank of America Home Loans, Bankruptcy Dept,  
 PO Box 21848, Greensboro, NC 27420-1848  
 516661690 EDI: CAPITALONE.COM Jul 28 2018 03:08:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 516648875 +E-mail/Text: bankruptcy@cavps.com Jul 27 2018 23:20:14 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 516582475 EDI: CHASE.COM Jul 28 2018 03:08:00 Chase, PO Box 15298, Att: Bankruptcy Dept,  
 Wilmington, DE 19850-5298  
 516582476 EDI: DISCOVER.COM Jul 28 2018 03:08:00 Discover, PO Box 30943, Salt Lake City, UT 84130  
 516591724 EDI: DISCOVER.COM Jul 28 2018 03:08:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 516582482 +EDI: WFNNB.COM Jul 28 2018 03:08:00 Limited/WFNNB, PO Box 182128,  
 Columbus, OH 43218-2128  
 516582483 +EDI: RMSC.COM Jul 28 2018 03:08:00 Lord & Taylor, Att: Bankruptcy Department,  
 PO Box 103104, Roswell, GA 30076-9104  
 516762813 +EDI: MID8.COM Jul 28 2018 03:08:00 MIDLAND FUNDING LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 516582486 E-mail/Text: bnc@nordstrom.com Jul 27 2018 23:19:35 Nordstrom, P.O. Box 6565,  
 Englewood, CO 80155-6565  
 516582487 +EDI: RMSC.COM Jul 28 2018 03:08:00 Old Navy, Att: Bankruptcy Dept, PO Box 103104,  
 Roswell, GA 30076-9104  
 516598548 EDI: Q3G.COM Jul 28 2018 03:08:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 517401642 E-mail/Text: bkdepartment@rtresolutions.com Jul 27 2018 23:20:09  
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
 Dallas, Texas 75247-4029  
 517401643 E-mail/Text: bkdepartment@rtresolutions.com Jul 27 2018 23:20:09  
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
 Dallas, Texas 75247-4029, Real Time Resolutions, Inc.,  
 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029  
 516778802 +E-mail/Text: bncmail@-legal.com Jul 27 2018 23:20:08 TD Bank USA, N.A.,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 516582491 EDI: RMSC.COM Jul 28 2018 03:08:00 TJ Maxx/Synchrony Bank, Att: Bankruptcy Dept,  
 PO Box 965060, Orlando, FL 32896-5060  
 516582490 EDI: WTRRN BANK.COM Jul 28 2018 03:08:00 Target Card Services, 3901 West 53rd Street,  
 Sioux Falls, SD 57106-4216

TOTAL: 20

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Jul 27, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Mews of Turtle Mills Condominium Association, Inc., c/o McGovern Legal Services, LLC,  
PO Box 1111, New Brunswick, NJ 08903-1111

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 29, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com  
Marlena S. Diaz-Cobo on behalf of Creditor Mews of Turtle Mills Condominium Association, Inc.  
collections@theassociationlawyers.com  
Rebecca Ann Solarz on behalf of Creditor Lehman XS Trust Mortgage Pass-Through Certificates,  
Series 2005-7N, U.S. Bank National Association, as Trustee rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Warren Brumel on behalf of Debtor Lori A. Hendrick wbrumel@keyportlaw.com,  
brumellawecf@gmail.com

TOTAL: 6